
TOO GOOD TO BE TRUE....

A Column on Consumer Issues
by Attorney General Wayne Stenehjem's
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Consumer Tips – Do Your Homework Before the Sale

It is easy to fall victim to a scam. It is sometimes difficult to tell a legitimate deal from an outright scam, especially if you do not do any advance research or seek outside help.

It can be difficult or impossible to get your money back once you have paid for an item. You can learn how to avoid the bad deals by educating yourself and following some basic common sense principles before you make a purchase.

A good consumer:

- knows the prevailing price for goods and services in the marketplace. Check several retailers to make sure you are getting a good deal. A considerable amount of price comparison can be done by telephone, by watching sales flyers, or on the Internet.
- knows how to avoid and diffuse high-pressure sales people. What is the best way to diffuse pressure from a salesperson? Say “no” firmly or just walk away. Remember; don’t fall for “once in a lifetime” offers. If they are legitimate, the same or better deal will be available again. Avoid pressure to buy a higher priced item than you originally intended to buy.
- knows you do not always win even when someone says you are a winner. Remember that you have really won nothing if you must pay something or buy something to get it. The lure of a prize is just a gimmick to buy some expensive products or services that will leave you the loser.
- keeps private information private. Do not give your credit card numbers; card type, or expiration dates to a company with which you are not familiar. Keep bank account information private, too. A scam artist can use this information to steal money from you without your knowledge. The first indication you may have that money has been taken from your account is when you get your bank statement, or worse yet, if it leaves your account overdrawn.
- checks out the reputation of retailers and service providers before buying from them. Ask for references from past customers. Watch out for any salesperson that is reluctant to provide references.
- checks out the store’s refund and exchange policy before you buy and find out how your merchandise will be serviced if you have problems with it. There is no law in North Dakota regarding refund and exchanges policies. It is up to the consumer to find out what these policies are prior to purchase.

No stranger deserves your blind faith, especially when it is your hard-earned money at stake. Avoid bad deals by doing your homework before the sale.

The Attorney General's Consumer Protection Division investigates allegations of fraud in the marketplace. Investigators also mediate individual complaints against businesses. If you have a consumer problem or question, call the Consumer Protection Division at 328-3404, toll-free at 1-800-472-2600, or 1-800-366-6888 (w/TTY). This article and other consumer information is located on our website at www.ag.nd.gov.

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